



## 2015 Legislative Session: *Significant changes made to business tax structure*



On July 1, the tax landscape for Nevada's businesses changed. The biggest change was implemented by Senate Bill 483, which will impose a so-called "Commerce Tax" and raises State business license fees for certain business filings, among other changes. It is important for all businesses, regardless of size to become familiar with these changes to ensure compliance. As with any major legislation impacting business, we recommend consulting with a professional that can help navigate the potential complexity inherent with changes in the tax code.

### **Commerce Tax<sup>1</sup> (SB 483)**

The Commerce Tax is a revenue tax on each business in Nevada whose gross revenue in a fiscal year exceeds \$4 million. The fiscal year for purposes of this tax calculation begins July 1, 2015 (fiscal year 2016). The tax is collected annually with the first return and payment due on August 15, 2016. The tax is calculated on gross revenue, which is defined in specific sections of the bill. The tax rate is specific to in-

dustry as defined by a company's NAICS code. For example, the rate for companies falling under Finance and Insurance (NAICS 52) is .111%; Real Estate Rental and Leasing (NAICS 53), .25%. Companies with multiple NAICS codes will be required to designate which generates its highest percentage of gross revenue upon initial filing.

Businesses subject to the Commerce Tax will be entitled to a credit toward their Modified Business Tax (MBT) liability equal to 50 percent of their Commerce Tax liability beginning the first quarter after the first payment of the Commerce Tax.

### **Modified Business Tax<sup>1</sup> (SB 483)**

Changes were made to Modified Business Tax rates effective July 1 and should be used during filing the first quarter return of fiscal year 2016, i.e. quarter end September 30, 2015 due October 31, 2015. The rate for general business is 1.475%, and reduces the wage threshold exemption to \$50,000 per quarter.

For financial institutions and any entity subject to the Net Proceeds of Minerals Tax, the rate is 2%.

### **Cigarette Tax<sup>1</sup> (SB 483)**

The cigarette tax was increased from \$1.00 to \$1.80 per pack of 20 cigarettes, a \$.80 increase, effective July 1. Cigarette stamps purchased prior to July 1, 2015, but not affixed prior to that date will be subject to the additional tax.

### **State Business License Fee (SB 483)**

State business license fees will increase from \$200 to \$500 for the following entity types: For profit Corporations formed under Chapters 78, 78A, 78B and 80. The fee for all other entity types remain unchanged at \$200. In addition, there will be a \$25 fee increase in both Initial lists and Annual lists for all entity types. These changes will be in effect beginning July 1.

*Continued*



# Business Tax Structure, continued

## Live Entertainment Tax<sup>1</sup> (SB 266)

The passage of SB 266 captures revenue from an evolving entertainment landscape and closes confusing loopholes. The tax applies to admission charges for both gaming and non-gaming venues with a flat rate of 9% of admission charge for all venues over 200 people. Food and beverage at a live entertainment venue will no longer be subject to the live entertainment tax.

The Department of Taxation held the first regulation workshop on SB 483. A video recording of the workshop session can be found on their website at [http://nvleg.granicus.com/MediaPlayer.php?publish\\_id=699d7b20-24de-11e5-9422-f04da2064c43](http://nvleg.granicus.com/MediaPlayer.php?publish_id=699d7b20-24de-11e5-9422-f04da2064c43). Future workshops and hearings will be scheduled on the implementation of the Commerce Tax.

Questions about the tax changes can be directed to the Department of Taxation call center: 866-962-3707. Information about State Business Licensing can be found at <http://nvsos.gov> or by calling 800-450-8594. To view the language of these bills and others, visit [www.leg.state.nv.us/Session/78th2015/Reports/AllBillsThatBecameLaw.cfm](http://www.leg.state.nv.us/Session/78th2015/Reports/AllBillsThatBecameLaw.cfm).

<sup>1</sup> Department of Taxation Major Legislation Overview 2015, <http://tax.nv.gov>

## NV Energy's Sure Bet helps reduce costs, improve profit

An energy management plan is one of the most promising profit-improvement cost reduction programs available today for commercial organizations. The NV Energy Sure Bet program offers two distinct programs specifically designed to assist small businesses in the development and implementation of an energy management plan.

If you are a small business interested in conserving energy and lowering your operating cost contact the NV Energy Sure Bet program today at **1-800-342-6335** or email [surebet@nvenergy.com](mailto:surebet@nvenergy.com).

The NV Energy Sure Bet Direct Install program offers small businesses the following services:

- Energy bill cost reductions
- FREE facility assessment to identify all potential energy-saving equipment opportunities
- Detailed proposal that includes a list of recommendations, energy savings estimates, project cost, payback period and rebate amount
- Inspections conducted to ensure quality and verify energy savings
- Application support; minimum hassle or time required of participating businesses
- Incentive could cover up to 90% of the project cost depending on energy-efficiency equipment installed, building characteristics, customer usage patterns, age of the existing equipment, location and other parameters specific to the project
- Installation of approved energy-saving equipment

The NV Energy Nonprofit Agency Grant program offers nonprofits that are a 501(c) 3 physically located in the NV Energy Service territory cash incentives for lighting retrofits, installation of lighting controls, and heating and ventilation, air-conditioning upgrades. The most popular measure is light emitting diodes (LED) technology that can reduce lighting costs by 30 percent to 50 percent.

Individual projects for a nonprofit organization up to \$5,000 may be eligible for 100 percent funding. Project costs exceeding \$5,000 and up to \$10,000 may also be funded at 50 percent, with a potential maximum grant of \$7,500. NV Energy will evaluate all applications and award grants based on individual project electric energy savings and cost effectiveness.

As a bonus, the NV Energy Sure Bet program offers FREE facility energy assessments to help small business customers identify low-cost or no-cost energy saving opportunities that align with program cash incentives. The customer will receive a report highlighting key facility characteristics, energy savings recommendations, application support, and a list of viable contractors who are familiar with the NV Energy Sure Bet program and have successfully completed projects.



Now there's a bright idea!

## ACCESS TO CAPITAL CORNER:

THE CONVERSATION

# What you need to know about peer-to-peer lending

By Kevin Davis, Research Director at Australian Centre for Financial Studies

Peer-to-peer (P2P) lending is a fast developing market for individuals and small businesses looking to lend or borrow money. It has the potential to challenge the dominance of traditional financial institutions like banks, but involves new risks for both lenders and borrowers.

In its simplest form, P2P uses a web platform to connect savers and borrowers directly. In this form, the saver lends funds directly to the borrower. Few providers offer such a “plain vanilla” product. A P2P platform matches individuals using proprietary algorithms. It works like a dating website to assess the credit risk of potential borrowers and determine what interest rate should be charged. It also provides the mechanics to transfer the funds from the saver to the borrower. The same mechanics allow the borrower to repay the money with interest according to the agreed contract.

There are many ways that the basic framework can differ. This affects the types of risk faced by both lenders and borrowers. Protecting the borrower’s identity from the lender is important. What if the lender is a violent thug who takes umbrage if payments aren’t met? Protecting the borrower brings another risk. The lender must rely on the operator to select suitable borrowers and take appropriate action to maximize recoveries.

The operator can provide a wide range of services. For example, lenders might have a shorter time frame than borrowers, or discover that they need their funds back earlier than they thought. The operator may provide facilities to accommodate that. Or, rather than lenders being exposed to the default risk of a particular borrower, the operator

may provide a risk-pooling service, whereby exposure is to the average of all (or some group of) loans outstanding.

The further these services extend, the more the P2P operator starts to look like a traditional bank – but not one reliant on bricks and mortar, nor on the traditional mechanisms of credit analysis relying on customer banking data. The explosion of alternative sources of information (including social media) about an individual’s behavior, characteristics, and contacts for instance, provide new opportunities for credit assessment analysis based on applying computer algorithms to such sources of data.

While the traditional three C’s of loan assessment (character, collateral, cash flow) remain important, new data and ways of making such assessments are particularly relevant to P2P operators. Indeed P2P operators go beyond the credit scoring models found in banks in their use of technology and data, unencumbered by the legacy of existing bank technology and processes. It is partly this flexibility, which explains their growth overseas and forecasts of substantial market penetration in other countries. Much of that growth can be expected to come from acceptance by younger customers of the technology involved – and about whom there is more information available from social media to inform credit assessments.

But also relevant is, of course, the wide margins between bank deposit interest rates and personal loan rates. With – arguably – lower operating costs and ability to match or better bank credit assessment ability, P2P operators are able to offer





## Don't be a victim: 'Be Your Own Advocate'

Historically, consumer transactions— purchases of goods or services— were presumed fair because it was assumed that buyers and sellers bargained from equal positions. Beginning in the 1960's, lawmakers began to respond to complaints by consumer advocates that consumers were inherently disadvantaged. Agencies at the state and federal level have been created for the purpose of placing consumers on equal footing with companies.

In Nevada, the Office of the Ombudsman of Consumer Affairs for Minorities serves as a consumer advocate and spearheads education, prevention and advocacy workshops throughout Nevada. At the initiative of the Ombudsman, the "Be Your Own Advocate" campaign began in 2014. The goal of the campaign is to educate consumers through outreach and workshops that help minimize the risk of becoming a victim of fraud.

**"The Clark County District Attorney's Office is proud to be a community partner with the State of Nevada Ombudsman of Consumer Affairs for Minorities 'Be Your Own Advocate' campaign. Being aware of your rights and obligations is the best way to ensure you do not become a victim of fraud, or other types of crimes. A well-informed consumer is a protected consumer."**

**- Steve Wolfson, Clark County D.A.**

**"The 'Be Your Own Advocate' campaign puts power into the hands of consumers by minimizing and preventing fraud. By providing helpful workshops and educational outreach programs, this program empowers consumers to protect themselves against fraudulent activities. I commend the efforts of the Ombudsman's Office to inform consumers and protect the public."**

**- Dean Heller, U.S. Senator**

The bilingual workshops are conducted monthly and address a variety of consumer topics and issues relevant to employers, employees, youth, seniors, women and minorities. Sessions are open to the public, with limited seating. If you are interested in learning more about your rights and obligations as a consumer, these sessions may be for you!

To learn more about the upcoming workshops, please contact Miriam Hickerson at (702)486-4575 or [mhickerson@business.nv.gov](mailto:mhickerson@business.nv.gov).



**Kathy Carrico**, Statewide Training Director & NxLevel Administrator  
Nevada Small Business Development Center (NSBDC)  
(775)784-6879; [kcarrico@unr.edu](mailto:kcarrico@unr.edu)

### Q: Why should I define a "target market"?

**A:** Small businesses have many challenges as they strategically plan to start and grow a sustainable business. During these critical planning stages it's important to map out sequential steps to assure efficiency as well as strategies. It can also be helpful to step back and consider why so many businesses fail in the first few years.

A business plan is always encouraged to establish the key elements, and to be sure nothing is left out. Conducting market research cannot be overlooked. It is paramount in the success potential of all businesses.

Too many times new business owners move forward with their idea or product because their "gut" tells them that their idea is great, or friends and family support them. And then sales are low and their revenue projections are off-base.

Cash is king, but data is gold! Relevant information has never been more accessible. The U.S. Census Bureau provides information that assists small businesses in identifying their market of people who will be most likely to spend money on their product or service. Demographic data is available for small businesses to create a profile of their ideal customer.

Invest some time in browsing the data or seek out a business advisor to help you learn how to navigate the various demographic databases. Free and confidential business counseling is available to all Nevadans through the Nevada Small Business Development Center or your local SCORE chapter. Also upcoming in both northern and southern Nevada are free, 3-hour workshops presented by the U.S. Census Bureau data experts. For registration and further details please visit [www.NevadaSBDC.org](http://www.NevadaSBDC.org) and click on our training calendar.

Have a question for one of our guest experts?  
Email [cfoley@business.nv.gov](mailto:cfoley@business.nv.gov).



## RESOURCE ORGANIZATION SPOTLIGHT:

### *NCET- Nevada's Center for Entrepreneurship and Technology*

With a focus on learning about technology innovation and making technology more accessible, NCET has evolved into one of the most active and vital

business organizations in Northern Nevada. Members represent all sectors of the business environment: small and large businesses, manufacturing, nonprofits and government. Situated at all stages of the career ladder, members benefit from the variety of people drawn to learn, explore and connect through NCET's activities.

Presenting more than 35 events per year, NCET has a stronghold on the Wednesday calendars of technology enthusiasts.

- **Tech Bite lunch**, 4<sup>th</sup> Wednesday- Over lunch, speakers explore technology tools that help grow and improve business. Almost every month, the event reaches maximum capacity as members and nonmembers strive to learn the latest tips and trends in business technologies.
- **Tech Wednesday**, 3<sup>rd</sup> Wednesday- Experiencing technology in action is the goal of this event. On this evening, the group meets at a local company to learn more about the technology innovations taking place behind the scenes. These company tours have covered all aspects of technology and showcase the variety of tech industries that call Northern Nevada home.
- **Jelly!**, 2<sup>nd</sup> Wednesday- The focus turns back to work with a networking and co-working at Swill Coffee. A Jelly! is a casual co-working gathering. The concept of co-working time brings together individuals to find support within the community as well as to help build work networks. It



is a casual and free event that all are welcomed to attend.

Two major events highlight NCET's commitment to technology and small businesses.

- **Tech Awards**- Each spring, the community gathers at the Tech Awards to celebrate Northern Nevada's technology innovators. Additionally, companies are invited to recognize a Tech Star within their own staff or network. This event is organized in combination with the Reno Gazette-Journal's Entrepreneur of the Year Awards and EDawn's Existing Industry Awards.

- **Small Business Expo**- Business resources take center stage in the fall when NCET presents the Small Business Expo, a free event that invites the small business community together to network and discover everything needed to start or grow a business. More than 100 exhibitors interact with more than 1,000

attendees through information booths, educational sessions and introductions.

With this level of activity, NCET requires the dedication of many committed people. NCET is led by the dedication of President and CEO Dave Archer and backed by a 30+ member volunteer board. Each board member is assigned a specific area of concentration to help bring all of these activities together for the business community. NCET is adding special events to its calendar for key topics that require more in-depth exploration. Plans are currently in the works for activities this summer that discuss drone technology.

NCET continues to seek new members interested in technology and business. Information is available at [ncet.org](http://ncet.org).

## Peer-to-peer, continued

There is little experience available to understand whether P2P operators will respond to delinquencies by borrowers in a different manner to banks.

It's important that P2P isn't confused with payday lending where low income, high credit risk, borrowers unable to meet repayments can quickly find themselves in dire straits by rolling over very short term loans at high interest rates.

The two business models can overlap – with payday lenders offering loan facilities via web based platforms. One challenge for P2P operators is to ensure the community and regulators accept their model as one of being responsible lenders to credit worthy clients. They also need to convince regulators that these unfamiliar business models do not pose unacceptable risks to potential customers.

P2P lending could have major benefits to individuals who want to invest, lend or borrow money. Hopefully, regulators will be able to distinguish between good and bad business models. If they can't, they could prevent a profound challenge to traditional banking.

# GOVERNOR'S CONFERENCE ON BUSINESS 2015

TUESDAY, AUGUST 25, 2015  
ATLANTIS HOTEL AND CASINO



## SPONSORS

### Business Pitch Competition



at&t



### Gold



iZonContent

TAHOE RENO  
INDUSTRIAL CENTER

### Silver



### Media



### Conference Partners



## Nevada, meet Tesla!

Governor Sandoval will be joined by a representative from Tesla at the conference luncheon to formally introduce themselves and to speak about their plans and what that means for the state, local communities and businesses.

## CONFERENCE AGENDA

### 7:30 am

- ♦ Registration begins
- ♦ Continental breakfast and networking

### 7:30 am– Noon

- ♦ **Business Resource Expo:** featuring 80+ service providers, funders, B2B companies and government entities
- ♦ **Breakout Sessions:** Workforce Development for the New Economy and IT Security: Protecting Your Business, Commerce Tax: Myths and Facts
- ♦ **Business Pitch Competition sponsored by AT&T/IQ Technology Solutions:** first place prize package valued at \$13,500 in cash and services, second prize is \$2,500 cash

### Noon– 1:30 pm

- ♦ **Conference luncheon** with Governor Brian Sandoval, featuring special guest speaker from Tesla

## REGISTER ONLINE

<http://govconference.nv.gov>

- Conference Attendees:** \$40 in advance; \$50 at the door
- Business Expo Exhibitors:** \$250 nonprofit; \$350 B2B
- Business Pitch Competition:** \$40 (due prior to July 17, 2015)

Questions?  
(702) 486-2750



NEVADA DEPARTMENT OF  
BUSINESS AND INDUSTRY



# STATEWIDE CALENDAR OF EVENTS

For event details, registration instructions and cost, please visit [http://business.nv.gov/Business/Event\\_Calendar/Calendar\\_of\\_Events/](http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/)

## LAS VEGAS

June 20 9:00– 11:30 am	SCORE– Find Out What Business is a Good Fit for You Urban Chamber of Commerce 1951 Stella Lake St., Suite 30
June 23 2:00– 4:00 pm	Entrepreneur Leadership, Part 2 of 6, Critical Conversations Nevada Women’s Business Center 555 E. Charleston Blvd., Suite E
June 24 8:15– 10:00 am	Social Media Marketing for Small Business Microsoft Store– Fashion Show Mall 3200 S. Las Vegas Blvd, Suite 1045
June 25 4:30– 7:30 pm	Market Research for Small Business Using US Census Data University of Nevada Cooperative Extension 8050 Paradise Road– Classroom A&D
June 25 6:00– 8:00 pm	Market Research Nevada Women’s Business Center 550 E. Charleston Blvd., Suite E
June 25 6:00– 8:00 pm	SCORE– Franchising: Debunking the Myths Clark County library 1401 E. Flamingo Road
June 29 9:00– 11:00 am	FDIC SBA Money Smart for Business Record Keeping Urban Chamber of Commerce 1951 Stella Lake Street
June 30 2:00– 4:00 pm	Entrepreneur Leadership, Part 3 of 6, Start With Why Nevada Women’s Business Center 550 E. Charleston Blvd., Suite E
July 6 9:00– 11:00 am	FDIC SBA Money Smart for Business Financial Management Urban Chamber of Commerce 1951 Stella Lake Street
July 7 2:00– 4:00 pm	Entrepreneurship Leadership, Part 4 of 6, Circle of Influence Nevada Women’s Business Center 550 E. Charleston Blvd., Suite E
July 13 9:00– 11:00 am	FDIC SBA Money Smart for Business Banking Services Available Urban Chamber of Commerce 1951 Stella Lake Street
July 14 2:00– 4:00 pm	Entrepreneur Leadership, Part 5 of 6, Coaching Nevada Women’s Business Center 555 E. Charleston Blvd, Suite E
July 14 5:00– 7:00 pm	SCORE Partners Present: Ask The Lawyer West Charleston Library 6301 W. Charleston Blvd.
July 16 1:00– 3:00 pm	Where’s the Contract? University of Nevada Cooperative Extension 8050 Paradise Rd., Classroom A & D
July 19-22	SXSW V2V Bellagio 3600 S. Las Vegas Blvd.
July 20 9:00– 11:00 am	FDIC SBA Money Smart for Business Credit Reporting Urban Chamber of Commerce 1951 Stella Lake St.

## LAS VEGAS, continued

July 21 2:00– 4:00 pm	Entrepreneur Leadership, Part 6 of 6, Delegation Nevada Women's Business Center 550 E. Charleston Blvd., Suite E
July 22 9:00 am– 12:00 pm	Nevada Small Business Association SBA 300 S. 4th Street, Suite 400
July 27 9:00– 11:00 am	FDIC SBA Money Smart Business: Tax Planning and Reporting Urban Chamber of Commerce 1951 Stella Lake Street
July 28 8:30 am– 5:00 pm	Nevada Industry Excellence– Lean Manufacturing Workshop Desert Research Institute 755 E. Flamingo Road
August 3 9:00– 11:00 am	FDIC SBA Money Smart for Business:: Time Management Urban Chamber of Commerce 1951 Stella Lake Street
August 10 9:00– 11:00 am	FDIC SBA Money Smart for Business:: Risk Management Urban Chamber of Commerce 1951 Stella Lake Street
August 17 9:00– 11:00 am	FDIC SBA Money Smart for Business:: Insurance Urban Chamber of Commerce 1951 Stella Lake Street
August 20 1:00– 3:00 pm	Where's The Contract? University of Nevada Cooperative Extension 8050 paradise Road, Suite 100– Classroom A&D
August 20 6:00– 8:00 pm	SCORE– How to Fund Your Business Clark County Library 1401 E. Flamingo Road
August 24 9:00– 11:00 am	FDIC SBA Money Smart for Business:: Selling a Small Business and Succession Planning Urban Chamber of Commerce 1951 Stella Lake Street
August 27 5:30– 8:30 pm	Market Research for Small Business using US Census Data University of Nevada Cooperative Extension 8050 paradise Road, Suite 100– Classroom A&D
August 31 9:00– 11:00 am	FDIC SBA Money Smart for Business:: Organizational Types and Con- siderations for a Small Business Urban Chamber of Commerce 1951 Stella Lake Street

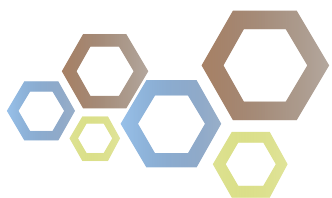
## WEBINAR

July 8 2:00– 3:00 pm	Contracting 101: How to do Business with the Government
July 23 2:00– 3:00 pm	Opportunities and Resources for Veteran-Owned Businesses
August 12 2:00– 3:00 pm	Capabilities Statements– The Resume for Your Business

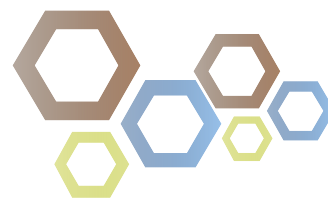


## RENO/ NORTHERN NEVADA

June 23 5:00– 7:00 pm	Debunking the Franchise Myths: More than Burgers and Fries The Cube at Midtown 800 Haskell Street
June 24 11:30 am– 1:00 pm	NCET Tech Bite Atlantis Casino Resort Spa 3800 S. Virginia Street
June 27 9:30– 11:30 am	Start Up Basics University of Nevada Reno– Redfield Campus 18600 Wedge Parkway
July 1, 8, 15, 22,29	1 Million Cups Swill Coffee and Wine 3366 Lakeside Court
July 11, 18, 25 9:00 am– 12:00 pm	SCORE's Simple Steps for Starting Your Business Series Workshop University of Nevada Reno 1664 N. Virginia Street– Ansari Business School, room 107
July 15 2:00– 5:00 pm	NCET's Jelly Swill Coffee and Wine 3366 Lakeside Ct.
July 16 1:00– 3:00 pm 2 meeting locations	Where's The Contract Governor's Office of Economic Development 808 W. Nye Lane– Carson City Truckee Meadows Community College 7000 Dandini Blvd., Sierra room 108– Reno
July 16 6:30-8:30 pm	Start Up Basics Northern Nevada Development Authority 704 W. Nye Lane– Carson City
July 22 11:30 am– 1:00 pm	NCET Tech Bite Atlantis Casino Resort Spa 3800 S. Virginia Street
August 1 9:00 am– 12:00 pm	SCORE's Simple Steps for Starting Your Business Series Workshop University of Nevada Reno 1664 N. Virginia Street– Ansari Business School, room 107
August 5, 12, 19, 26 9:00– 10:00 am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Court
August 8 9:00 am– 12:00 pm	Social Media and Your Business University of Nevada Reno Ansari Business School, room 107
August 12 4:30– 7:30 pm	Market Research for Small Businesses Using U.S. Census Data University of Nevada Reno– Redfield Campus 18600 Wedge Parkway, Building A, 1st floor computer lab
August 13 6:30– 8:30 pm	Start Up Basics Northern Nevada Development Authority 704 W. Nye Lane– Carson City
August 20 1:00– 3:00 pm 2 meeting locations	Where's The Contract Governor's Office of Economic Development 808 W. Nye Lane– Carson City Truckee Meadows Community College 7000 Dandini Blvd., Sierra room 108– Reno



# NEVADA SMALL BUSINESS RESOURCE DIRECTORY



## ACCESS TO CAPITAL

**Accion**  
1951 Stella Lake St.  
Las Vegas, NV. 89106  
Phone: (702) 250-3372  
Web: [www.accionnv.org](http://www.accionnv.org)

**Bank of Nevada**  
Multiple Locations  
Web: [www.bankofnevada.com](http://www.bankofnevada.com)

**Prestamos/CPLC**  
3685 Pecos-McLeod  
Las Vegas, NV. 89121  
Phone: (702) 207-1614  
Web: [prestamosloans.org](http://prestamosloans.org)

**Nevada State Bank**  
Multiple Locations  
Web: [www.nsbank.com](http://www.nsbank.com)

**Nevada State Development Corporation**  
1551 Desert Crossing Ct.  
Las Vegas, NV. 89144  
Phone: (702) 877-9111  
Web: [www.nsdsc.com](http://www.nsdsc.com)

**Nevada State Development Corporation**  
6572 South McCarran Blvd.  
Reno, NV. 89509  
Phone: (775) 770-1240  
Web: [www.nsdsc.com](http://www.nsdsc.com)

**Nevada Microenterprise Initiative (NMI)**  
550 E. Charleston Blvd. Suite E  
Las Vegas, NV. 89104  
Phone: (702) 734-3555  
Web: [www.4microbiz.com](http://www.4microbiz.com)

**Rural Nevada Development Corporation**  
1320 E. Aultman St.  
Ely, NV. 89301  
Phone: (775) 289-8519  
Web: [www.rndcnv.org](http://www.rndcnv.org)

**SBA**  
Multiple Locations  
Web: [www.sba.gov](http://www.sba.gov)

**The Interface Financial Group**  
Chuck and Karin Schultz  
Phone: (702) 636-8644  
Web: [www.interfacefinancial.com/Schultz](http://www.interfacefinancial.com/Schultz)

**USDA Rural Development**  
7080 La Cienega St. Ste. 100  
Las Vegas, NV. 89119  
Phone: (702) 407-1400 ext. 103  
Web: [www.rurdev.usda.gov/NVHome.html](http://www.rurdev.usda.gov/NVHome.html)

**The Valley Center Opportunity Zone (VCOZ)**  
300 North 13th St.  
Las Vegas, NV. 89101  
(702) 384-8269  
Web: [www.vcoz.org](http://www.vcoz.org)

**Wells Fargo**  
Multiple Locations  
Web: [www.wellsfargo.com](http://www.wellsfargo.com)

## EXPORTING

**Governor's Office of Economic Development**  
*See Government Contracts below*

**Nevada Industry Excellence**  
Multiple Locations  
Web: [www.nevadaie.com](http://www.nevadaie.com)

**U.S. Department of Commerce-  
U.S. Export Assistance**  
400 S. Fourth St. Ste. 250  
Las Vegas, NV. 89101  
Phone: (702) 388-6469  
Web: [www.export.gov](http://www.export.gov)

## GOVERNMENT CONTRACTS

**Clark County Department of Finance  
Purchasing & Contracts**  
500 S. Grand Central Pkwy.  
Las Vegas, NV. 89155  
Phone: (702) 455-0000  
Web: [www.clarkcountynv.gov/depts/finance/purchasing/pages/default.aspx](http://www.clarkcountynv.gov/depts/finance/purchasing/pages/default.aspx)

**Governor's Office of Economic Development**  
555 E. Washington Ave. Suite 5400  
Las Vegas, NV. 89101  
Phone: (702) 486-2700  
Web: [www.diversifynevada.com](http://www.diversifynevada.com)

**Governor's Office of Economic Development**  
808 West Nye Lane  
Carson City, NV. 89703  
Phone: (775) 687-9900  
Web: [www.diversifynevada.com](http://www.diversifynevada.com)

**Nevada Department of Transportation**  
600 S. Grand Central Pkwy. Room 140  
Las Vegas, NV. 89106  
Phone: (702) 730-3301  
Web: [www.ndotdb.com](http://www.ndotdb.com)

## INSURANCE

**State of Nevada, Division of Insurance**  
2501 E. Sahara Ave. Suite 302  
Las Vegas, NV. 89104  
Phone: (702) 486-4009  
Web: [www.doi.state.nv.us](http://www.doi.state.nv.us)

**State of Nevada, Division of Insurance**  
1818 E. College Parkway Suite 103  
Carson City, NV. 89706  
Phone: (775) 687-0700  
Web: [www.doi.state.nv.us](http://www.doi.state.nv.us)

**State of Nevada, Division of Industrial Relations, Workers' Comp Section**  
1301 N. Green Valley Pkwy, Suite 200  
Henderson, NV 89047  
Phone: (702) 486-9000  
Web: [dirweb.state.nv.us/wcs/wcs.htm](http://dirweb.state.nv.us/wcs/wcs.htm)

## LABOR LAWS

**State of Nevada, Office of the Labor Commissioner**  
555 E Washington Ave. Suite 4100  
Las Vegas, NV. 89101  
Phone: (702) 486-2650  
Web: [www.laborcommissioner.com](http://www.laborcommissioner.com)

(Continued)

State of Nevada, Office of the Labor Commissioner  
675 Fairview Dr. Suite 226  
Carson City, NV. 89701  
Phone: (775) 687-6409  
Web: [www.laborcommissioner.com](http://www.laborcommissioner.com)

### STATE BUSINESS LICENSE

Secretary of State  
Multiple Locations  
Web: [www.nvsos.gov](http://www.nvsos.gov)

SilverFlume Business Portal  
Web: [nvsilverflume.gov](http://nvsilverflume.gov)

### TAXATION

State of Nevada, Department of Taxation  
Multiple Locations  
Web: [www.tax.nv.gov](http://www.tax.nv.gov)

Internal Revenue Service  
110 N. City Parkway  
Las Vegas, NV. 89106  
Phone: (702) 868-5005  
Web: [www.irs.gov](http://www.irs.gov)

### TRAINING OPPORTUNITIES

Nevada Microenterprise Initiative (NMI)  
550 E. Charleston Blvd. Suite E  
Las Vegas, NV. 89104  
Phone: (702) 734-3555  
Web: [www.4microbiz.com](http://www.4microbiz.com)

Nevada Small Business Development Center  
Multiple Locations  
Web: [www.nsbdc.org](http://www.nsbdc.org)

SBA  
Multiple Locations  
Web: [www.sba.gov](http://www.sba.gov)

SCORE  
Multiple Locations  
Web: [www.score.org](http://www.score.org)

Vegas PBS – Global Online Advanced Learning (GOAL)  
3050 E. Flamingo Rd.  
Las Vegas, NV. 89121  
Phone: (702) 799-1010  
Web: [www.vegaspbs.org/workforce/](http://www.vegaspbs.org/workforce/)

### VETERANS SERVICES

Nevada Department of Veterans Services  
Multiple Locations  
Web: [www.veterans.nv.gov](http://www.veterans.nv.gov)

### WORKPLACE SAFETY

State of Nevada, Division of Industrial Relations  
1301 N. Green Valley Parkway Suite 200  
Henderson, NV. 89014  
Phone: (702) 486-9080  
Web: [www.dirweb.state.nv.us](http://www.dirweb.state.nv.us)

State of Nevada, Division of Industrial Relations  
400 West King St. Suite 400  
Carson City, NV. 89710  
Phone: (775) 684-7260  
Web: [www.dirweb.state.nv.us](http://www.dirweb.state.nv.us)

### OTHER

City of Henderson  
240 Water St.  
Henderson, NV. 89015  
Phone: (702) 267-2323  
Web: [www.cityofhenderson.com/economic-development/home](http://www.cityofhenderson.com/economic-development/home)

City of Las Vegas  
495 S. Main St.  
Las Vegas, NV. 89101  
Web: [www.lasvegasnevada.gov](http://www.lasvegasnevada.gov)

Clark County  
500 S. Grand Central Pkwy.  
Las Vegas, NV. 89155-1212  
Phone: (702) 455-2000  
Web: [www.clarkcountynv.gov](http://www.clarkcountynv.gov)

Economic Development Authority of Western Nevada (EDAWN)  
5190 Neil Rd. Suite 110  
Reno, NV. 89502  
Phone: (775) 829-3700  
Web: [www.edawn.org](http://www.edawn.org)

Nevada Association of Counties (NACO)  
304 South Minnesota St.  
Carson City, NV. 89703  
Phone: (775) 883-7863  
Web: [www.nvnaco.org](http://www.nvnaco.org)

Nevada's Center for Entrepreneurship and Technology (NCET)  
5441 Kietzke Lane, Second Floor  
Reno, NV 89511  
Web: [www.NCET.org](http://www.NCET.org)

Nevada Department of Employment, Training and Rehabilitation (DETR)  
500 E. Third St.—Carson City, NV. 89713  
2800 E St. Louis Ave— Las Vegas, 89104  
Web: [www.detr.state.nv.us](http://www.detr.state.nv.us)

Nevada League of Cities & Municipalities  
310 S. Curry St.  
Carson City, NV. 89703  
Phone: (775) 882-2121  
Web: [www.nvleague.com](http://www.nvleague.com)

Nevada Women's Business Center  
Nevada Microenterprise Initiative (NMI)  
550 E. Charleston Blvd. Suite E  
Las Vegas, NV. 89104  
Phone: (702) 734-3555  
Web: [www.4microbiz.com](http://www.4microbiz.com)

The CUBE  
800 Haskell St.  
Reno, NV. 89509  
Phone: (775) 622-9900  
[www.c4cube.com](http://www.c4cube.com)

University of Nevada Las Vegas  
Office of Economic Development  
4505 S. Maryland Pkwy.  
Box 451092  
Las Vegas, NV. 89154-1092  
Phone: (702) 895-3011  
Web: [www.unlv.edu/research/econdev](http://www.unlv.edu/research/econdev)



# New office space? Planning ahead saves time, money

With the economy improving and businesses growing, companies are relocating their IT infrastructure as they expand to new facilities. New start-ups and business mergers are also requiring IT infrastructure work. If your organization is in a similar position and looking for a new location or expanding to an additional location, make sure that you perform due diligence on your business IT needs. Here are a few tips to insure that your technology works and is ready for business when the keys are handed over.

**Internet Access.** Before you sign the lease on your new place, make sure that you can get fast and reliable Internet access to your office. This will prevent you from learning that Internet access is either slow, non-existent or really expensive after the decision has already been made about the new facility.

It is always a good idea to confirm that at least two Internet service providers (ISP) are serving the facility, particularly if you are using cloud service providers for critical computing services. Having redundant ISPs can be important when one fails and the other is still up and providing access to your remote applications and services.

Since more and more companies rely on fast and reliable Internet access to deliver their services, messaging and products to clients, Internet access should be top of mind. With the growing popularity of hosted IT services, like those provided by Microsoft Office 365 and cloud providers, an inexpensive DSL service may not be fast enough to deliver a positive end user experience for staff, and should probably be relegated to a failover option in case your primary high speed line fails.

**Facility Wiring.** Business owners are always excited to design their new offices spaces and get the tenant improvements started, but often overlook the network cabling, IT infrastructure power and data location. Engage your contractor and IT team early to make sure these items are part of the tenant improvement plan, as they can be expensive to do later.

**New IT Equipment.** Whether it is buying a few new computers for the move or installing new network gear and servers, keep in mind that there may be a long lead time on business IT products and implementation services. The IT planning side of a move or expansion is not a trivial matter. Multiple vendors with many interdependencies all need to be coordinated for a successful transition.

If your company is planning a move or expansion, take the extra step to audit available Internet providers before you sign the lease and include IT as part of the planning process. The additional up-front work will save you time, money and headaches when the move occurs. With the proper planning the transition of IT services can be nearly seamless with only a few hours of downtime.

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*The Business Advocate is a publication of the Nevada Department of Business and Industry. The Business Advocate welcomes ideas and suggestions to make this publication as relevant and useful to readers as possible. Questions or concerns about content of The Business Advocate may be addressed to: Teri Williams, Department of Business and Industry, 555 E. Washington Ave., Suite 4900, Las Vegas, NV 89101.*

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